

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1 - 20 (Canceled)

21. (Currently Amended) A method of paying for calls and services for a user in a telecommunications network comprising utilizing an Intelligent Network (IN) and a voucher database having voucher records the method comprising the steps of:

providing database storage for prepaid user accounts and for voucher accounts, wherein the prepaid user account can access the voucher account database;

the user purchasing a voucher, wherein the voucher is a document issued to the user for value received, information present on the document is limited to information regarding the voucher account database, the actual credit value of the voucher being predefined in the voucher account database;

accessing an IN loading service through a user interface operationally connected to the IN, said access occurring in real time during an ongoing call;

the user validating the voucher by providing voucher identification to the IN, wherein the IN matches the received voucher identification with voucher identification in the voucher database for determining the amount of money stored in a monetary field associated with the voucher identification;

transferring an amount, from the monetary field in the voucher database, equal to or less than the voucher value, to the user account database; and

charging the calls and services, to the user account, according to usage.

recording a value of a purchased voucher in the voucher database, wherein actual credit on the purchased voucher is predefined in the voucher database;

a user using only a voucher identifier and a voucher secret code for accessing the voucher related credit in a voucher record in the voucher database;

~~the user, during a call, accessing an IN loading service through a user interface operationally connected to the IN, for~~

- ~~decreasing the value of the voucher record by a requested amount and~~
- ~~adding the requested amount to an account associated with the user; and~~
- ~~applying charges for the calls and services to the user account.~~

22. (Previously Presented) The method of claim 21, wherein prepaid calls and services are charged to the user account, the user account defining the balance in the account in terms of pulses.

23. (Currently Amended) The method of claim 21, wherein the user accesses the voucher record in the voucher database according to the user's telephone number A-number.

24. (Previously Presented) The method of claim 21, further comprising the step of

utilizing the loading service for transferring all or part of the amount in the voucher record to the user account.

25. (Previously Presented) The method of claim 24, wherein the amount of the voucher in the voucher record is used only for transferring money from a monetary field in the voucher record to:

the monetary field in the user record in the user account database, or

the monetary field in a prepaid calling card user record in the user account database.

26. (Currently Amended) The method of claim 23, further comprising the step of blocking the transfer of utilizing the voucher blocking field to block transferring a specified amount from the voucher record to the user account.

27. (Currently Amended) The method of claim 21, wherein the user account records and the voucher account database records are in a common database.

28 - 35. (Canceled)

36. (Currently Amended) A node in a telecommunication network that is coupled with an Intelligent Network (IN), the node comprising:

a voucher database for recording a value of a purchased voucher, wherein the voucher is a document issued to the user for value received, information present on the document is limited to information regarding the voucher account database, the actual credit value of the voucher being predefined in the voucher account database; or similar in a voucher record wherein actual credit on the purchased voucher is predefined in the voucher database;

means for accessing an IN loading service through a user interface operationally connected to the IN, said access occurring in real time during an ongoing call;

means for receiving voucher identification for validating the voucher to the IN, wherein the IN matches the received voucher identification with voucher identification in the voucher database for determining the amount of money stored in a monetary field associated with the voucher identification;

means for transferring an amount, from the monetary field in the voucher database, equal to or less than the voucher value, to the user account database; and

means for charging the calls and services to the user account according to IN service usage.

means for using received identifying information associated with the purchased voucher or similar for allowing access to the voucher record;

accessing means connected to the IN through a user interface for accessing an IN-loading service for

decreasing a requested amount from the voucher record and

adding the requested amount to a user account; and

a charging means for applying charges to the user account for calls and services.

37. (Previously Presented) The node of claim 36, wherein a Service Control Point in the IN monitors calls and applies charges to the user account for covered calls or services.

38. (Currently Amended) The node of claim 36, wherein user account identifying means used with the voucher database and the voucher records is the user's telephone number, A-number..

39. (Currently Amended) The node of claim 36 [[38]], further comprising means in the loading service for transferring all or part of the amount in the voucher record to the user account.

40. (Previously Presented) The node of claim 39, wherein the means in the loading service for transferring further comprises means for transferring money from a monetary field in the voucher record to

the monetary field in the user record in the user account database, or
the monetary field in a prepaid calling card user record in the user account database.

41. (Currently Amended) The node of claim 36, wherein the user account database and the voucher account database are combined into one database.

42. (Currently Amended) In a telecommunications network comprising an intelligent network, a system method of paying for calls and services, wherein the intelligent network comprises user accounts for individual users of the telecommunications network and the user accounts enable prepaid calls and access to services for the users, the system method comprising:

means for receiving a voucher identification, wherein the voucher is purchased by a user and is a document issued to the user for value received, information present

on the document being limited to information regarding a voucher account database, the actual credit value of the voucher being predefined in the voucher account

means for accessing an IN loading service through a user interface operationally connected to the IN, said access occurring in real time during an ongoing call;

means for validating the voucher by providing voucher identification to the IN, wherein the IN matches the received voucher identification with voucher identification in the voucher database for determining the amount of money stored in a monetary field associated with the voucher identification;

the user interface including means for transferring an amount, from the monetary field in the voucher database, equal to or less than the voucher value, to the user account; and

database the user purchasing a voucher, or similar, wherein the voucher or similar is associated with a record in a database coupled with the intelligent network and the value of the voucher represents a balance in the record;
loading a user-requested amount of balance, during an ongoing call, into a user account from the record in the database, the loading accomplished by means of a user interface and a loading service of the intelligent network, the loading comprising the steps of:
decreasing the balance in the record in the database by the requested amount;
adding the requested amount to the user account; and
means for applying charges for the calls and services to the user account.

43. (Currently Amended) The system-method of claim 42, wherein the balance of the user accounts is defined in pulses, with an amount of pulses corresponding to the requested amount of balance loaded into the user account from the record in the database.

44. (Currently Amended) The system-method of claim 42, wherein the loading request is accomplished by a mobile station.

45. (Currently Amended) The system-method of claim 42, wherein the user is prompted to load more balance by announcements to the user via the user interface.

46. (Currently Amended) The system-method of claim 42, further comprising the steps of:
means for identifying the user request according to the user's telephone number A-number;
means for receiving an identifier and a secret code associated with the voucher;
means for sending the amount to be loaded to the loading service; and
means for sending an announcement to the user interface that the request has been accomplished and notification of the new balance in the user account.

47. (Currently Amended) The system-method of claim 46, wherein the announcement to the user is sent as a text message or as a voice message.

48. (Currently Amended) The system-method of claim 42, further comprising the steps of:
setting a time limit for expiration of the validity of the balance of the voucher; and
deleting expired vouchers from the record in the database.

49. (New) The method of claim 21, wherein the document comprises paper or plastic.

50. (New) The node of claim 36, wherein the document comprises paper or plastic.

51. (New) The system of claim 42, wherein the document comprises paper or plastic.